

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

|        |                   |   |                     |
|--------|-------------------|---|---------------------|
| In re: | Ross, Elizabeth A | § | Case No. 09 B 33844 |
|        |                   | § |                     |
|        | Debtor            | § |                     |
|        |                   | § |                     |

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 09/11/2009.

2) The plan was confirmed on 10/28/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/26/2010.

5) The case was converted on 06/07/2010.

6) Number of months from filing or conversion to last payment: 7.

7) Number of months case was pending: 9.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$3,643.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |            |
|--|------------|
| Total paid by or on behalf of the debtor | \$3,255.00 |
| Less amount refunded to debtor           | \$0        |

**NET RECEIPTS:** \$3,255.00

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$3,046.68 |
| Court Costs                           | \$0        |
| Trustee Expenses & Compensation       | \$208.32   |
| Other                                 | \$0        |

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,255.00

Attorney fees paid and disclosed by debtor \$350.00

**Scheduled Creditors:**

| Creditor Name                 | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Fifth Third Bank              | Secured   | \$18,594.00     | \$19,846.59    | \$18,594.00   | \$0            | \$0       |
| Capital One                   | Unsecured | \$2,447.00      | NA             | NA            | \$0            | \$0       |
| CR Evergreen LLC              | Unsecured | \$2,879.00      | \$2,879.62     | \$2,879.62    | \$0            | \$0       |
| Fifth Third Bank              | Unsecured | NA              | \$1,252.59     | \$1,252.59    | \$0            | \$0       |
| Pentagroup Financial, LLC     | Unsecured | \$784.00        | NA             | NA            | \$0            | \$0       |
| Portfolio Recovery Associates | Unsecured | \$3,766.00      | \$3,766.83     | \$3,766.83    | \$0            | \$0       |

**Summary of Disbursements to Creditors:**

|                                     | Claim<br>Allowed | Principal<br>Paid | Interest<br>Paid |
|-------------------------------------|------------------|-------------------|------------------|
| <b>Secured Payments:</b>            |                  |                   |                  |
| Mortgage Ongoing                    | \$0              | \$0               | \$0              |
| Mortgage Arrearage                  | \$0              | \$0               | \$0              |
| Debt Secured by Vehicle             | \$18,594.00      | \$0               | \$0              |
| All Other Secured                   | \$0              | \$0               | \$0              |
| <b>TOTAL SECURED:</b>               | \$18,594.00      | \$0               | \$0              |
| <b>Priority Unsecured Payments:</b> |                  |                   |                  |
| Domestic Support Arrearage          | \$0              | \$0               | \$0              |
| Domestic Support Ongoing            | \$0              | \$0               | \$0              |
| All Other Priority                  | \$0              | \$0               | \$0              |
| <b>TOTAL PRIORITY:</b>              | \$0              | \$0               | \$0              |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | \$7,899.04       | \$0               | \$0              |

**Disbursements:**

|                             |            |            |
|-----------------------------|------------|------------|
| Expenses of Administration  | \$3,255.00 |            |
| Disbursements to Creditors  | \$0        |            |
| <b>TOTAL DISBURSEMENTS:</b> |            | \$3,255.00 |

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: June 8, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.